<center>Remarks</center>

The Office Action dated January 11, 2008 has been carefully reviewed and the following remarks are in consequence thereof.

Claims 27-52 are pending in this application. Claims 27-52 stand rejected. Claims 1-26 have been cancelled.

The assertion at page 2 of the Office Action that the reply filed October 30, 2007 was not fully responsive to the prior Office Action is respectfully traversed.

Applicants submit that support for the amendments to Claims 50 and 51 can be found in paragraphs 5, 9, and 11-14, and Figure 2. Particularly, paragraph 9 describes that an interface "allows a user to input data relating to the buying and selling of goods and commodities which are uploaded to server 12." Applicants submit that one skilled in the art knows that when data is uploaded to the server, the server receives this data.

Claim 50:

In regards to the recitation "receive first approval data from the trading subsidiary computer indicating a user associated with the trading subsidiary has approved a seller and a buyer for participation within the system", paragraph 11 describes that the trading subsidiary has to approve the buyer for participation in the program. Paragraph 12 describes that the trading subsidiary agrees to pay the seller according to standard terms of sale to approved buyer. Also, paragraph 9 describes that the user's computer's interface allows the user to input data relating to the buying and selling of goods and commodities which are uploaded to the server which receives the data (see also Figure 2). Accordingly, Applicants submit that the above recitation of Claim 50 is supported by the specification.

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In regards to the recitation "receive assignment data from the seller computer indicating the seller has assigned all rights in the ordered good to the trading subsidiary pursuant to the seller participation agreement stored within the database," paragraph 14 describes seller participation agreements which include assigning all rights in the ordered goods to the trading subsidiary." Paragraph 12 also describes that the seller assigns all rights to the goods to the trading subsidiary and forwards all shipping and insurance documents to the trading subsidiary. Also, paragraph 9 describes that the user's computer's interface allows the user to input data relating to the buying and selling of goods and commodities which are uploaded to the server which receives the data (see also Figure 2). Accordingly, Applicants submit that the above recitation of Claim 50 is supported by the specification.

In regards to the recitation "receive sell data from the trading subsidiary computer indicating the trading subsidiary has sold accounts receivable relating to the purchasing of the ordered good by the buyer", paragraph 10 describes that "[a]ccording to the business model, finance subsidiary 24 buys 28 receivables from trading subsidiary 26 and trading subsidiary 26 sells 30 receivables to finance subsidiary 25." In addition, paragraph 13 describes that "capital company 32 agrees to make loans to finance company 24 based on a borrowing base determined from the eligible purchased receivables previously sold to finance company 24 by trading company 26." (See also Figure 2). Also, paragraph 9 describes that the user's computer's interface allows the user to input data relating to the buying and selling of goods and commodities which are uploaded to the server which receives the data (see also Figure 2). Accordingly, Applicants submit that the above recitation of Claim 50 is supported by the specification.

In regards to the recitation "receive purchase data from the financing subsidiary computer indicating the financing subsidiary has purchased from the trading subsidiary the accounts receivable to provide financing to the trading subsidiary for the sale of additional goods", paragraph 10 describes that "[a]ccording to the business model, finance subsidiary 24 buys 28 receivables from trading subsidiary 26 and trading subsidiary 26 sells 30 receivables to finance subsidiary 25." In addition, paragraph 13 describes that "capital company 32 agrees to make loans to finance company 24 based on a borrowing base determined from the eligible purchased receivables previously sold to finance company 24 by trading company 26." (See also Figure 2). Also, paragraph 9 describes that the user's computer's interface allows the user to input data relating to the buying and selling of goods and commodities which are uploaded to the server which receives the data (see also Figure 2). Accordingly, Applicants submit that the above recitation of Claim 50 is supported by the specification.

Claim 51:

In regards to the recitation "receive second approval data from the capital company computer indicating the capital company has approved a buyer along with the trading subsidiary for participation within the system, wherein the capital company provides secured loans to the financing subsidiary", paragraph 11 describes that the capitol company has to approve the buyer for participation in the program. Also, paragraph 9 describes that the user's computer's interface allows the user to input data relating to the buying and selling of goods and commodities which are uploaded to the server which receives the data (see also Figure 2). Further, paragraph 11 describes that the capital company makes secured loans to the finance subsidiary to refund

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receivable purchases from the trading company. (see also Figure 2). Accordingly, Applicants submit that the above recitation of Claim 51 is supported by the specification.

In regards to the recitation "receive pledge data from the financing subsidiary computer indicating the financing subsidiary has pledged purchased accounts receivable to the capital company to secure the provided loans", paragraph 11 describes that the finance subsidiary pledges the purchased accounts to the capital company to secure the loan. Also, paragraph 9 describes that the user's computer's interface allows the user to input data relating to the buying and selling of goods and commodities which are uploaded to the server which receives the data (see also Figure 2). Accordingly, Applicants submit that the above recitation of Claim 51 is supported by the specification.

For the reasons set forth above, Applicants respectfully submit that there is support in the specification for the recitations in amended Claims 50 and 51.

In view of the foregoing remarks, all the claims now active in this application are believed to be in condition for allowance. Favorable action is respectfully solicited.

Respectfully submitted,
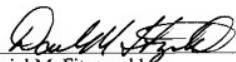
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